

# **Affidavit of Truth**

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof the surname/ given name CHARNEE ANDERSON, and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will d/b/a ANDERSON, CHARNEE and autograph as the agent, attorney in fact, so be it;

Whereas,

I of age, of majority, give this herein notice to all, I make a solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, not present:

Fact, Fair Debt Collection Practice Act is intended to inform consumers about abusive, deceptive, and unfair debt collection practices by many debt collectors.

Fact, CAHRNEE ANDERSON is the original creditor who extended credit in a consumer credit transaction, which created a debt.

Fact, BRIDGECREST is in fact proven to be a debt collector who regularly collect an allege debt from the original creditor CHARNEE ANDERSON.

1. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit A & B, that BRIDGECREST is in violation of 15 U.S. Code § 1692b (2) by stating that they are attempting to collect a debt.

2. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit A and B that BRIDGECREST is in violation of 15 U.S. Code § 1692b (5) by including their logo in the contents of a letter sent to my place of abode.
3. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit C. BRIDGECREST is in violation of 15 U.S. CODE § 1692c (a)(1). CHARNEE ANDERSON entered a consumer credit transaction with Carvana not BRIDGECREST. BRIDGECREST is not included in the contract. The consumer credit transaction took place online meaning that if any consent was given, it was indirect.
4. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit D. BRIDGECREST is in violation of 15 U.S. Code § 1692c (a) (3). CHARNEE ANDERSON is self-employed and have no set hours of work. Which means CHARNEE ANDERSON is always working. The phone that BRIDGECREST contacts CHARNEE ANDERSON on is also the work phone for CHARNEE ANDERSON. BRIDGECREST have contacted CHARNEE ANDERSON at her place of employment several times.
5. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit D. BRIDGECREST is in violation of 15 U.S. Code § 1692d (5). CHARNEE ANDERSON have received 13 phone calls from BRIDGECREST from 2 different number in regards to the allege debt.
6. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit F that BRIDGECREST is in violation of 15 U.S. Code § 1692e (2) (A). The amount that BRIDGECREST alleges CHARNEE ANDERSON owes is a positive balance of \$610 (\$615 if the payment is "late") each month. If CHARNEE ANDERSON owed BRIDGECREST a debt, it would come in a negative balance. A positive balance means BRIDGECREST owes CHARNEE ANDERSON \$610 each month
7. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit B, that BRIDGECREST is in violation of 15 U.S. Code § 1692f (6) (A). BRIDGECREST has threatened CHARNEE ANDERSON by stating that they will take possession (repossess) the vehicle that CHARNEE ANDERSON purchased from CARVANA using her open-end credit plan in a consumer credit transaction.
8. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit E that BRIDGECREST is in violation of 15 U.S. Code § 1692g (a) (4). BRIDGECREST received a notice that the allege debt has been disputed on June 29, 2021. BRIDGECREST has not sent any validation of the allege debt that they say is owed to them and continues to harass CHARNEE ANDERSON for payment.

9. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit E that BRIDGECREST is in violation of 15 U.S. Code § 1692g (a) (2). BRIDGECREST received a Dispute on June 29, 2021, but never provided CHARNEE ANDERSON with the name of the creditor to whom the allege debt is owed.
  
10. Fact, CHARNEE ANDERSON is aware and have proof in attachment labeled as Exhibit E that BRIDGECREST is in violation of 15 U.S. Code § 1692g (b). CHARNEE ANDERSON disputed the allege debt and requested name and address of the original creditor in writing (received by BRIDGECREST on June 29, 2021). BRIDGECREST did not send proof that the allege debt is valid and did not verify the information of the original creditor. Their response labeled EXHIBIT B only stated that the debt is still owed by CHARNEE ANDERSON and continued their debt collection efforts.

Thank You,

A handwritten signature in black ink, appearing to read 'Charnee Anderson', with a stylized flourish at the end.

CHARNEE ANDERSON

IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of: CHARNEE ANDERSON

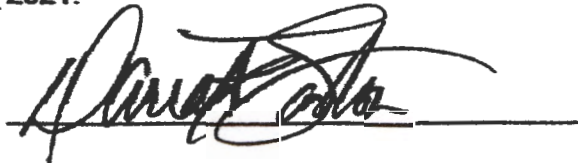


Signature

STATE OF  
COUNTY OF

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared CHARNEE ANDESON, who is personally known to me or who has produced Missouri State Drivers License as identification and who executed the foregoing instrument and he/she acknowledged before me that he/she executed the same.

WITNESS my hand and official seal in the County and State aforesaid this 13<sup>th</sup> day of July 2021.



Notary Public

Printed Name: DARIA GASTON

